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OFFICE OF  
INSURANCE COMMISSIONER

REPLY TO:  
OLYMPIA OFFICE  
INSURANCE BUILDING  
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BULLETIN

No. 86 - 6

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Subject: Discrimination Against The Blind

The Insurance Commissioner is concerned that instances of discrimination against the blind in the issuance and administration of life, health and disability insurance have occurred in Washington.

Washington laws, including RCW 48.30.300, 48.44.220, 48.46.370 and 49.60.030, prohibit unfair discrimination based on sensory, mental or physical handicaps. Also, RCW 48.18.480 prohibits unfair discrimination in premiums charged to policyholders having risk and exposure factors that are substantially the same.

While the statutes do not prohibit fair discrimination in underwriting based on substantiated differences in risk or exposure, the Commissioner's Office is not aware of any data with sufficient credibility which substantiate such differences between blind and sighted persons on the basis of blindness alone. We are aware, however, of two studies that show blind but otherwise healthy individuals to be equal or better life insurance mortality risks than sighted persons in similar circumstances.

Some illnesses may cause blindness or be found in conjunction with blindness. If such illness is shown to affect life expectancy, premium rates and underwriting standards may reflect the greater risk. The fact of being blind, however, does not by itself make otherwise healthy blind persons greater risks than healthy sighted persons.

Companies are urged to review Washington state laws pertaining to discrimination in insurance transactions, and to review their underwriting manuals now in use to be sure that standards contained in them are consistent with the laws.

Companies are reminded that individuals are entitled to written explanations for any denials of individual life or disability coverage. Insurance benefits, terms, rates or conditions which are restricted, excluded, modified, increased, or reduced because of the presence of a sensory, mental or physical handicap shall be set forth in writing and supplied to the individual upon written request, pursuant to RCW 48.30.320, 48.44.260 and 48.46.380.

DICK MARQUARDT  
Insurance Commissioner